

TRANSCRIPT PREPARED BY THE CLERK OF THE LEGISLATURE
Transcriber's Office

May 30, 1997

LB 55, 851A, 862

vote aye, opposed vote nay. Record, Mr. Clerk.

CLERK: 29 ayes, 0 nays, Mr. President, to strike the enacting clause.

SPEAKER WITHEM: The enacting clause is stricken. The bill is effectively IPPed at this point, so we move on to LB 55. We are close to the one-hour time limit, we're also close to the end of the list. With permission of the body, we will continue on with these bills, provided they do not begin...if they start to bog down, we'll pass on to other things. But it's my intention to finish up the next three bills before we move forward.

CLERK: Mr. President, LB 55, Senator Landis would move to return for AM2277.

SPEAKER WITHEM: Senator Landis.

SENATOR LANDIS: Do I have any other amendments, Mr. Clerk? Is that my most recent amendment?

CLERK: This is your most recent, Senator.

SENATOR LANDIS: Thank you, and that is the one I want to take up, it has two aspects to it. This year we passed the Kennedy-Kassebaum Nebraska bill, which was LB 862. There was a provision which Kennedy-Kassebaum asked us to do, which we neglected to put into that bill and is in this amendment. There are four parts to the Kennedy-Kassebaum bill and our Department of Insurance drafted LB 862, but they left out the provision that requires individual health insurance policies and HMO contracts to have guaranteed renewability. So, this amendment says individual health insurance policies and HMO contracts are renewable, except for four situations--where the individual fails to pay their premium; where the individual is engaged in fraud; where the insurer terminates all of the same types of insurance policy; or, fourth, where the insurer gets out of a state altogether. In those four circumstances there can be a break in the renewability of a health insurance policy. Otherwise, the company is required, under Kennedy-Kassebaum and now under state law, to make the health insurance policy